

United States Bankruptcy Court  
Eastern District of Virginia

## Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): <b>Tarabocchia, Bruno A.</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Tarabocchia, Sarah C.</b>																							
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>AKA Bruno A. Tarabocchia, Jr.</b>		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): <b>AKA Sara C. Tarabocchia</b>																							
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) <b>xxx-xx-1156</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-4329</b>																							
Street Address of Debtor (No. and Street, City, and State): <b>9916 Loch Banif Road North Chesterfield, VA</b>		Street Address of Joint Debtor (No. and Street, City, and State): <b>9916 Loch Banif Road North Chesterfield, VA</b>																							
ZIP Code <b>23236</b>		ZIP Code <b>23236</b>																							
County of Residence or of the Principal Place of Business: <b>Chesterfield</b>		County of Residence or of the Principal Place of Business: <b>Chesterfield</b>																							
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																							
ZIP Code		ZIP Code																							
Location of Principal Assets of Business Debtor (if different from street address above):																									
<b>Type of Debtor</b> (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<b>Nature of Business</b> (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other																							
<b>Chapter 15 Debtors</b> Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13  <b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).																							
		<b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.																							
<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 ( <i>amount subject to adjustment on 4/01/16 and every three years thereafter</i> ).  Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																							
<b>Statistical/Administrative Information</b> *** <b>Pia J. North 29672</b> *** <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																									
Estimated Number of Creditors <table border="0"> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000-5,000</td> <td>5,001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>50,001-100,000</td> <td>OVER 100,000</td> <td></td> </tr> </table>				<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000	
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Estimated Assets <table border="0"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> <td></td> </tr> </table>				<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion	
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>															
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THIS SPACE IS FOR COURT USE ONLY																									

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Tarabocchia, Bruno A.</b> <b>Tarabocchia, Sarah C.</b>
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)		
Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)		
Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:
<b>Exhibit A</b>  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		<b>Exhibit B</b>  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>X /s/ Pia J. North</b> Signature of Attorney for Debtor(s) <span style="float: right;"><b>February 18, 2015</b></span> <span style="float: right;">(Date)</span> <b>Pia J. North 29672</b>
<b>Exhibit C</b>  Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?  <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.		
<b>Exhibit D</b>  (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.  If this is a joint petition:  <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
<b>Information Regarding the Debtor - Venue</b>  (Check any applicable box)		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b>  (Check all applicable boxes)		
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)		
<hr style="width: 20%; margin-left: 0;"/> (Name of landlord that obtained judgment) <hr style="width: 20%; margin-left: 0;"/>		
<hr style="width: 20%; margin-left: 0;"/> (Address of landlord) <hr style="width: 20%; margin-left: 0;"/>		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

**Voluntary Petition**

(This page must be completed and filed in every case)

**Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Bruno A. Tarabocchia**Signature of Debtor **Bruno A. Tarabocchia****X /s/ Sarah C. Tarabocchia**Signature of Joint Debtor **Sarah C. Tarabocchia**

Telephone Number (If not represented by attorney)

**February 18, 2015**

Date

**Signature of Attorney\*****X /s/ Pia J. North**

Signature of Attorney for Debtor(s)

**Pia J. North 29672**

Printed Name of Attorney for Debtor(s)

**North Law Bar# 29672**

Firm Name

**5913 Harbour Park Drive  
Midlothian, VA 23112**

Address

**Email: Help@PiaNorth.com****(804) 739-3700 Fax: (804) 739-2550**

Telephone Number

**February 18, 2015**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

**Tarabocchia, Bruno A.****Tarabocchia, Sarah C.****Signatures****Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.*

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court**  
**Eastern District of Virginia**

In re **Bruno A. Tarabocchia**  
**Sarah C. Tarabocchia**

Debtor(s)

Case No.  
Chapter

**13**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Bruno A. Tarabocchia  
Bruno A. Tarabocchia

Date: February 18, 2015

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court**  
**Eastern District of Virginia**

In re **Bruno A. Tarabocchia**  
**Sarah C. Tarabocchia**

Debtor(s)

Case No.

Chapter

**13**

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2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

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Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Sarah C. Tarabocchia  
Sarah C. Tarabocchia

Date: February 18, 2015

Advance Orthopaedic Centers  
7858 Shrader Rd  
Henrico, VA 23294

Bon Secours  
P.O. Box 28538  
Richmond, VA 23228

CJW Medical Center  
P.O. Box 13620  
Richmond, VA 23225

AMCA  
PO Box 1235  
Elmsford, NY 10523

Capital 1 Bank  
Po Box 85520  
Richmond, VA 23285

CJW Medical Center  
PO Box 99587  
Louisville, KY 40269

American Express  
P.o. Box 981537  
El Paso, TX 79998

Capital 1 Bank  
Attn: General Correspondence  
Po Box 30285  
Salt Lake City, UT 84130

Colorado Student Loa/College Assis  
3015 S. Parker Rd, Ste 425  
Aurora, CO 80014

American Express  
Po Box 3001  
16 General Warren Blvd  
Malvern, PA 19355

Capital One Auto Finance  
3901 Dallas Pkwy  
Plano, TX 75093

Comenity Capital Bank  
PO Box 182025  
Columbus, OH 43218

Argent Federal Credit  
11651 Alliance Circle  
Chester, VA 23831

Capital One Auto Finance  
3905 N Dallas Pkwy  
Plano, TX 75093

Commonwealth of VA-Tax  
P.O. Box 2156  
Richmond, VA 23218-2156

Argent Federal Credit  
5403 Jefferson Davis Hwy  
Richmond, VA 23234

Dr. Robert P. Castellucci, MD  
PO Box 247  
Midlothian, VA 23113

Credit Adjument Board  
306 East Grace St  
Richmond, VA 23219

ARS National Services Inc  
PO Box 469046  
Escondido, CA 92046

Chesterfield County - PP Taxes  
Richard A. Cordle, Treasurer  
Post Office Box 26585  
Richmond, VA 23285-0088

Credit Adjustment Board  
306 East Grace Street  
Richmond, VA 23219

BB&T  
Collections Support Unit  
Post Office Box 2322  
Lumberton, NC 28359

Chesterfield Imaging Center  
P.O. Box 13342  
Richmond, VA 23225

Credit Adjustment Board  
8002 Discovery Drive  
Ste 311  
Henrico, VA 23229

BCC Financial Managment  
PO Box 590067  
Fort Lauderdale, FL 33359

Chippenham Hospital, Inc.  
7101 Jahnke Road  
Richmond, VA 23225

Credit Collection Services  
Two Wells Ave  
Newton Center, MA 02459

Dermatology Assoc. of VA 10710 Midlothian Turnpike #401 Richmond, VA 23235	Lafayette, Ayers & Witlock 10160 Staples Mill Road Suite 105 Glen Allen, VA 23060	Radiology Assoc of Richmond 2602 Buford Rd Richmond, VA 23235
Edward S. Whitlock 10160 Staples Mill Road Suite 105 Glen Allen, VA 23060	Midland Cred 8875 Aero Dr Suite 200 San Diego, CA 92123	Radiology Assoc of Richmond PO Box 13343 Richmond, VA 23225
FIA Card Services PO Box 15019 Wilmington, DE 19850	Midland Credit Mgmt In 8875 Aero Dr San Diego, CA 92123	B. Thomas Reams, MD 2229 Magnolia Grove Way Midlothian, VA 23113
Focus Recovery Solutions Attn: Bankruptcy 9701 Metropolitan Court Ste B Richmond, VA 23236	MiraMed Revenue Group PO Box 404893 Atlanta, GA 30384	Receivable Management PO Box 8630 Richmond, VA 23226
Focused Recovery 9701 Metropolitan Court Ste B Richmond, VA 23236	OrthoVirginia West End Orthopaedic Clinic P.O. Box 35725 Richmond, VA 23235	RMCB 4 Westchester Plaza Ste 110 Elmsford, NY 10523
Focused Recovery Solutions 9701 Metropolitan Court Ste B Richmond, VA 23236	Pinnacle Credit Service Attn: Bankruptcy Po Box 640 Hopkins, MN 55343	Shapiro & Brown, LLP 10021 Balls Ford Rd Ste 200 Manassas, VA 20109
Glasser & Glasser, P.L.C. P. O. Box 3400 Norfolk, VA 23514	Professional Emerg Care 2987 Momentum Pl Chicago, IL 60689	Shapiro & Brown, LLP 236 Clearfield Ave Ste 215 Virginia Beach, VA 23462
Horizon Financial Management 8585 S. Broadway Suite 880 Merrillville, IN 46410	Professional Recovery Con PO Box 51187 Durham, NC 27717	Spinella, Owings & Shaia 8550 Mayland Drive Richmond, VA 23294-4704
Internal Revenue Service Centralized Insolvency Unit P O Box 7346 Philadelphia, PA 19101-7346	Professnl Acct Mgmt In 633 W Wisconsin Av Milwaukee, WI 53203	St Francis Emergency Assoc PO Box 79214 Baltimore, MD 21279-0214

Texas Guaranteed Loan  
PO Box 83100  
Round Rock, TX 78683

Wells Fargo Bank Nv Na  
Po Box 31557  
Billings, MT 59107

Texas Guaranteed Student Loan  
1609 Centre Creek Drive  
Austin, TX 78761

Wells Fargo Bank Nv Na  
Attn: Deposits Bankruptcy MAC# P6103-05K  
Po Box 3908  
Portland, OR 97208

Tx Guar Std  
Tg/Attn. Bankruptcy Department  
Po Box 659602  
San Antonio, TX 78265

Wells Fargo Hm Mortgage  
8480 Stagecoach Cir  
Frederick, MD 21701

Van Ru Credit Corp  
11745 W Bradley Rd  
Milwaukee, WI 53224

Verizon  
P.O. Box 3397  
Wilmington, IL 61702

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500 Technology Dr Ste 30  
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